

[திரு. எம். பக்தவத்சலம்] [19th November 1963]

குறைவுபடுத்தி இருப்பதாக புரிந்துகொள்ள முடியவில்லை. இந்த மன்றத்தைப்பற்றியோ இதைச் சார்ந்த உறுப்பினர்களைப்பற்றியோ குறைவுபடுத்தியிந்தால் அது உரிமைப் பிரச்சனையாகும். இந்த மன்றம் அந்த விஷயத்தை உரிமைப் பிரச்சனையாக எடுத்துக்கொண்டு ஆராயலாம். ஆனால் இப்போது கனம் அங்கத்தினர் படித்த உப தலையங்கத்தை நானும் முன்பு படித்தேன். அப்போது படித்தது நினைவில்லை. இப்போது இவர்கள் படித்துக் காட்டியதில் இருந்து ஒரு விஷயத்தைக் குறிப்பிட விரும்புகிறேன். பொதுவாக இயற்றப்படுகிற சட்டத்தைப்பற்றி அங்கு கூறப்பட்டிருக்கிறதே தவிர இந்த மன்றத்தில் இயற்றப்பட்ட சட்டத்தைப் பற்றியோ, இந்த மன்ற அங்கத்தினர்களைப் பற்றியோ குறிப்பிட்டிருப்பதாக நான் நினைக்கவில்லை. மசோ தாவைத் தயாரிக்கின்றவர்கள் என்றால் செக்ரடேரியட்டில் இருக்கின்றவர்களைத்தான் அது குறிக்கும். அப்படி அவர்கள் உப தலையங்கத்தில் எழுதி இருக்கக்கூடிய விஷயம் தப்பு என்று நாமும் சந்தர்ப்பம் வரும்போது நன்றாக எடுத்துக் காட்ட முடியும். அவர்கள் கருத்து மிகவும் பிற்போக்கானது, விஷயத்தை நன்கு பரிசீலனை செய்து வெளியிடப்பட்டது அன்று எனவும் எடுத்துக் காட்ட முடியும். ஆனால் கனம் அங்கத்தினர் அதைப் படித்தவுடன் எனக்குத் தோன்றியது என்ன என்று எடுத்துக் காட்ட விரும்புகிறேன். அது உரிமைப் பிரச்சனை ஆகாது என்றுதான் எனக்குத் தோன்றுகிறது. அதைத் தெரிவிக்க நான் கடமைப்பட்டிருக்கிறேன் என்று மட்டும் தெரிவித்துக் கொள்கிறேன்.

Mr. SPEAKER : The editorial does not contain any comments on the observations made in the Seminar. It only welcomes those observations. Even the observations do not contain any matter which amounts to a breach of privilege. The ideas expressed are that there is a tendency to enact legislation without proper study and without bestowing much thought. This is not directed against the Madras Legislature or its members. It is only a general observation and it should not be so interpreted as to apply particularly to Madras Legislature and its members. There is no imputation of *mala fides*. Even in various books we find such observations which are just general in character and they cannot be objected to. Parliamentary privilege should not be administered in a way which would fetter or discourage the free expression of opinion or criticism however prejudiced or exaggerated such opinion or criticism may be. The observations are not definite and there is also no *mala fides*. The matter does not involve a matter of privilege. No *prima facie* case has been made out.

#### V. CALLING ATTENTION TO DIFFICULTIES OF AGRICULTURISTS IN DH RMAPURI BLOCK IN GETTING LOANS.

SRI R. S. VEERAPPA CHETTIAR : Sir, I call the attention of the Hon. Minister for Food to a matter of urgent public importance, viz., hardship and difficulties experienced by

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agriculturists in Dharmapuri Block area in getting loans for agricultural operations ever since the area has been brought under the Full Finance Scheme, etc.

\* THE HON. SRI N. NALLASENAPATHI SARKARAI MANRADIAR : Sir, the Full Finance Scheme was introduced in the Dharmapuri block with effect from 1st September 1962. There has been no report of hardship in getting loans by the ryots in the area, for agricultural operations. In fact, there is a steady increase in the issue of loans by the co-operative societies in this block. There are 22 village credit societies, one town bank and one land mortgage bank providing credit to the agriculturists of this block. During the year 1961-62, they issued loans to the extent of Rs. 7.33 lakhs. The loans issued during the year 1962-63 amounted to Rs. 12.24 lakhs. As early as 15th April 1963, the Dharmapuri Co-operative Supervising Union drew up a programme for the issue of loans by the village credit societies in its area, including the Dharmapuri block: and according to this programme, and the estimated issue of loans by the land mortgage bank and the town bank, the agricultural credit co-operatives will be issuing loans during 1963-64 to the extent of Rs. 13 lakhs, in this block. During the last four months in the current co-operative year, i.e., from 1st July to 31st October 1963, loans to the extent of Rs. 4.57 lakhs have been issued by them.

2. The loan applications of the societies are considered by the Supervising Union and the Central Bank very promptly. The average time taken for the sanction of a loan to a village credit society is only about 12 days. During 1962-63, i.e., from 1st July 1962 to 30th June 1963, the Salem Co-operative Central Bank received 63 loan applications for a sum of Rs. 9,69,638 from 19 agricultural credit societies in the Dharmapuri area. All these applications were sanctioned by the Central Bank and the loans sanctioned amounted to Rs. 9,85,508. The reduction of Rs. 34,120 was due to defective title deeds, default of sureties, etc. No loan application was rejected for want of funds.

The takkavi loans issued in the block for purposes such as purchase of lands, installation of pumpsets, etc., amounted to roughly Rs. 1.50 lakhs, per year, on an average. Against this, for the current year, the societies will be issuing medium-term and long-term loans alone to the extent of Rs. 5.00 lakhs out of the proposed Rs. 16 lakhs, thereby more than making up the gap caused by the stoppage of takkavi loans.

It is, therefore, not correct to say that the agriculturists in the Dharmapuri Block are facing hardship in getting loans for agricultural operations or that arrangements have not been made for the issue of loans by co-operatives.